

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor  
UMB Bank, National Association, not in its individual  
capacity, but solely as legal title trustee for PRL Title  
Trust I

In Re:  
Stephen Ferraro  
Debtor  
Denise Ferraro  
Co-Debtor



Order Filed on June 21, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-20685 MBK

Hearing Date: 6/12/2024 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 21, 2024**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Stephen Ferraro & Denise Ferraro

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust I, Denise Carlon appearing, upon a certification of default as to a 417 3Rd St, Waretown, NJ, 08758, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert Braverman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 6, 2024, Debtors are due for the June 2024 mortgage payment as well as June 2024 prior order payment for a total default of \$2,383.88 (1 x \$2,255.56; 1 @ \$367.57; less suspense \$239.25); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,383.88 to be paid no later than June 30, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume July 1, 2024, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.